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STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan. 0 Lien Avoidance

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

Last revised: August 1, 2020

UNITED STATES BANKRUPTCY COURT

		District of Nev	w Jersey		
In Re:	Jose Gosdenovich		Case No.:	·	21-11230
		Debtor(s)	Judge:		Papalia
		200101(0)			
		CHAPTER 13 PLAN A	AND MOTIONS	3	
☐ Original	Included	✓ Modified/Notice Requ Modified/No Notice Requ		Date:	3/31/2021
		E DEBTOR HAS FILED F HAPTER 13 OF THE BAN			
		YOUR RIGHTS MAY	BE AFFECTED		
contains the Plan proporty your attorn written object motions may be recommotions may stated in the notice. See modification alone will a or modify a wishes to opprosecute:	te date of the confirmationsed by the Debtor to adjusted by the Debtor to adjusted. Anyone who wishes ection within the time fractuced, modified, or elimitary be granted without furtie Notice. The Court may be Bankruptcy Rule 3015, in may take place solely avoid or modify the lien. It is a lien based on value of the contest said treatment misame.	nated. This Plan may be rther notice or hearing, usy confirm this plan, if ther. If this plan includes moti within the chapter 13 cor. The debtor need not file at the collateral or to reduce sust file a timely objection.	oposed by the ad these paper of this Plan or Your rights may confirmed and nless written of e are no timely ons to avoid or a separate mote the interest rand appear at	Debtor. This rs carefully a any motion y be affected become bir bjection is fil filed object r modify a lie ess. The pla ion or adver ate. An affected the confirm	s document is the actual and discuss them with included in it must file a d by this plan. Your claim nding, and included led before the deadline tions, without further en, the lien avoidance or an confirmation order sary proceeding to avoid ted lien creditor who ation hearing to
state whe	ther the plan includes	f particular importance. each of the following it ovision will be ineffectiv	ems. If an iten	n is checke	d as "Does Not" or if
THIS PLAN	۷:				
	☑ DOES NOT CONTAIN SET FORTH IN PART 1		VISIONS. NOI	N-STANDAF	RD PROVISIONS MUST
COLLATE	RAL, WHICH MAY RES	E AMOUNT OF A SECU SULT IN A PARTIAL PAY FIONS SET FORTH IN P	MENT OR NO	PAYMENT	

☐ DOES ☑ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY

SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

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Initial Debtor(s)' Attor	rney <u>mal</u> I	nitial Debtor: _	G Initia	al Co-Debtor
Part 1: Payment an	d Length of Plan			
			10000000000000000000000000000000000000	
a. The debto approximately <u>60</u> mor		nthly to the Cha	pter 13 Trustee, starti	ng on <u>March 1, 2021</u> for
b. The debto	Future Earnings		stee from the following ource, amount and da	g sources: ite when funds are available):
c. Use of rea	I property to satisfy pl Sale of real property Description: Proposed date for co			
	Refinance of real pro Description: Proposed date for co			
V	Loan modification w Description: 123 Clif Proposed date for co	ton Place Jersey	ortgage encumbering p 7 City NJ 07303 October 30, 2021	property:
d. 🔽	The regular monthly loan modification.	mortgage paym	ent will continue pend	ing the sale, refinance or
e. 🗆	Other information that	at may be impor	tant relating to the pay	ment and length of plan:
Part 2: Adequate Pr	rotection	X	NONE	A CONTRACTOR OF CHARLES
a. Adequate p Trustee and disburse	protection payments v d pre-confirmation to	vill be made in th	ne amount of \$ to	be paid to the Chapter 13
b. Adequate pdebtor(s) outside the	protection payments v Plan, pre-confirmation	vill be made in the to: (credite	ne amount of \$ to lor).	be paid directly by the
Part 3: Priority Clai	ms (Including Admir	nistrative Exper	ises)	
a. All allowed prio	ority claims will be paid	d in full unless th	e creditor agrees othe	rwise:
Creditor		Type of Priority		Amount to be Paid
Michelle Labayen 2960		Attorney Fees		2,000.00
Internal Revenue Service State of New Jersey	е	Taxes and certai	TO THE RESIDENCE AND ADDRESS OF THE PARTY OF	0.00
b. Domestic Supp Check one: ☑ None ☐ The allowed	d priority claims listed	ned or owed to a	governmental unit and	d paid less than full amount: ort obligation that has been ne full amount of the claim

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pursuant to 11 U	.S.C.1322(a)(4):				
Creditor	Type of Priority	Claim Amo	unt	Amount to	be Paid
5				•	
Part 4: Secured Claims	医原理 医复数性现代性 医神经			《新聞》的學科學	
a. Curing Default and I	Maintaining Payments on	Principal Resi	dence: 🗌	NONE	
The Debtor will p	pay to the Trustee (as part	of the Plan) allo	wed claim	s for arrearages	on monthly
obligations and the debto	or shall pay directly to the c	reditor (outside	the Plan)	monthly obligatio	ns due after the
bankruptcy filing as follow	ws:				
Creditor FCI Lender Services Inc.		Arrearage	Interest Rate on	Amount to be Paid to Creditor (In	Regular Monthly
	Collateral or Type of Debt		Arrearage	Plan)	Payment (Outside
Select Portfolio Services	123 Clifton Street Jersey City NJ 07303	\$119,859.00 \$1832.82	0	#4000 00	Plan as provided
Select i ortiolio Services	cereey only the erece	Ψ1002.02	0	\$1832.82	as provided
NONE	ning Payments on Non-Pri				
The Debtor will pay to the and the debtor will pay d filing as follows:	e Trustee (as part of the Pla irectly to the creditor (outsid	an) allowed clai de the Plan) mo	ms for arre	earages on montl ations due after t	nly obligations he bankruptcy
				Amount to be Paid	Regular Monthly
Creditor	Collateral or Type of Debt	Arrearage	Rate on Arrearage	to Creditor (In Plan)	Payment (Outside Plan)
Ally Capital	2020 Chevrolet Colorado	0	0	0	as provided by terms
		_			
c. Secured claims exclud	ded from 11 U.S.C. 506: ☑	NONE			
purchase money security	e either incurred within 910 ninterest in a motor vehicle tition date and secured by a	acquired for the	e personal	use of the debto	r(s), or incurred

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☑ NONE

Interest Rate

Amount of

Claim

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Collateral

Name of Creditor

Total to be Paid through the Plan

Including Interest Calculation

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Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	and the same of th	Total Amount to Be Paid
NONE							
-NONE-							
2.) Where allowed secured cl	the Debtor retains o aim shall discharge	collateral and o the correspor	completes the nding lien.	Plan, payme	ent of the fu	ll amount	of the
that the stay under collateral:	ONE mation, the stay is t 11 U.S.C 1301 be t	terminated as terminated in a	to surrendere all respects. T	d collateral o	only under 1 urrenders th	1 U.S.C. e followir	362(a) and ng
Creditor	Collate	eral to be Surren	dered	Value of S	Surrendered Collateral	Remaini	ng Unsecured Debt
The follo	s Unaffected by the owing secured claim s to be Paid in Ful C	ns are unaffec	ted by the Pla	ΙE	tal Amount to	be Paid thr	ough the Plan
		The Real Property	WE THE STATE OF TH			CAN VALUE OF	
Part 5: Unsecured	d Claims NO	NE	集計學學				
a. Not sepa	arately classified a Not less than \$_				hall be paid:		
	Not less than	_ percent					
V	<i>Pro Rata</i> distribu	ution from any	remaining fur	nds			
b. Separate	ely classified unse	ecured claims for Separate Clas		ed as follows Treatment	S:	Amou	unt to be Paid
Part 6: Executory	Contracts and Un	expired Leas	es X NO	NE			
non-residential real		this Plan.)				•	
All executor except the following	y contracts and une g, which are assume		, not previousl	y rejected by	y operation	of law, ar	e rejected,
Creditor Arro Nissan Infinity Pla	ears to be Cured in n	Nature of Contr	act or Lease	Treatment by	Debtor P	ost-Petition	Payment
1 =		Lagutages					
0		car lease		assume	a	s provided	
•	n						,
0		car lease		assume	a	s provided	

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form, <i>Notic</i> 3015-1. A <i>C</i>	plans containing e of Chapter 13 Pertification of S erk of Court whe	Plan Trans ervice, Not	<i>mittal,</i> wi	ithin tl <i>apter</i>	he time <i>13 Plan</i>	and i	n the mar smittal ar	nner set	forth in	D.N.J. LBR
a. M The	lotion to Avoid I Debtor moves to	_iens unde avoid the fo	r 11 U.S.C ollowing lie	C. Sec	tion 522 at impair	2(f). ☑ exen	NONE			
Creditor	Nature of Collateral	Type of Lien	Amount o	of Lien		ue of ateral	Amoun Claim Exempt	t of Oned A	Sum of All ther Liens gainst the Property	Amount of Lien to be Avoided
NONE The I	lotion to Avoid I Debtor moves to ith Part 4 above:	reclassify th								
Creditor	Collateral		cheduled ebt	Total C	Collateral	Super	ior Liens	Value of Creditor's Interest ir Collateral	n	Total Amount of Lien to be Reclassified
Partially Un The [otion to Partially secured.	NE reclassify th	e following	g clain						
Creditor	Collateral	Sche	eduled Debt		Collateral	A	Amount to be	Deemed Secured		Reclassified as Unsecured
a. V e v b. Pa Credi	er Plan Provision esting of Proper Upon Confirma Upon Discharg ayment Notices tors and Lessors the Debtor notwith	ty of the Esation ge provided fo	or in Parts	4, 6 o tic sta	r 7 may y.	contir	nue to mai	I custom	ary notic	es or
c. Or	der of Distribut	ion								
The S	 2) Other Adm 3) Secured C 4) Lease Arre 5) Priority Class 	anding Trus inistrative Cla laims earages	stee Comr aims			wing	order:			

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d. Post-Petition Claims			, same with and
The Standing Trustee ☐ is, ☑ is not auth Section 1305(a) in the amount filed by the post-p		claims filed purs	suant to 11 U.S.C.
			Contract Contract
Part 9: Modification X NONE			
NOTE: Modification of a plan does not require be served in accordance with D.N.J. LBR 301		e filed. A mod	ified plan must
If this Plan modifies a Plan previously filed Date of Plan being modified:	d in this case, complete the	information bel	low.
Explain below why the plan is being modified: To include Ally Claim and SPS claim	Explain below how allow for payme		ig modified:
Are Schedules I and J being filed simultaneously		☐ Yes	☑ No
Part 10: Non-Standard Provision(s): Signature Non-Standard Provisions Requiring Separature ☑ NONE ☐ Explain here: Any non-standard provisions placed elsewle	rate Signatures:	tive.	
Signatures		国际对欧洲区	W.
The Debtor(s) and the attorney for the Debtor(s), it	f any, must sign this Plan.		and the fact of the second
By signing and filing this document, the debtor(s),			6 *
debtor(s) certify that the wording and order of the phapter 13 Plan and Motions, other than any non-	provisions in this Chapter 1	3 Plan are iden	torney for the lical to <i>Local Form</i>
debtor(s) certify that the wording and order of the polyage of the	provisions in this Chapter 1 standard provisions include	3 Plan are iden	tical to Local Form
debtor(s) certify that the wording and order of the	orovisions in this Chapter 1 standard provisions include rue.	3 Plan are idented in Part 10.	tical to Local Form
debtor(s) certify that the wording and order of the parties 13-Plan and Motions, other than any non-certify under penalty of perjury that the above is to	provisions in this Chapter 1 standard provisions include	3 Plan are idented in Part 10.	tical to Local Form
debtor(s) certify that the wording and order of the parties 13-Plan and Motions, other than any non-certify under penalty of perjury that the above is to	orovisions in this Chapter 1 standard provisions include rue. Isl	3 Plan are idented in Part 10.	tical to Local Form
debtor(s) certify that the wording and order of the parties of the parties of the solution of	rue. Isi Jose Gosdenovich Debtor	3 Plan are idented in Part 10.	tical to Local Form
debtor(s) certify that the wording and order of the parties 13 Plan and Motions, other than any non-certify under penalty of perjury that the above is to Date: March 31, 2021	rue. Isl Jose Sosdenovich Debtor Joint Debtor Isl Michelle Labayen 2960	3 Plan are idented in Part 10.	tical to Local Form

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